

In re:  
Sharon V Woods  
Debtor

Case No. 20-10688-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Mar 12, 2025

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 14

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 14, 2025:**

Recip ID	Recipient Name and Address
db	+ Sharon V Woods, 3825 Arendell Avenue, Philadelphia, PA 19114-2819

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Mar 13 2025 01:35:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Mar 13 2025 04:31:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 13 2025 01:35:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14473310	Email/PDF: resurgentbknotifications@resurgent.com	Mar 13 2025 01:15:22	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14493504	Email/Text: BKBCNMAIL@carringtonms.com	Mar 13 2025 01:34:00	Carrington Mortgage Services, LLC, et al, 1600 South Douglass Road, Anaheim, CA 92806
14522470	Email/Text: megan.harper@phila.gov	Mar 13 2025 01:35:00	Water Revenue Bureau, c/o Pamela Elchert Thurmond, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14485381	+ Email/PDF: Bankruptcynoticehomelending@wellsfargo.com	Mar 13 2025 01:31:16	Deutsche Bank National Trust Company, et.al., Wells Fargo Bank, N.A., MAC N9286-01Y, P.O. Box 1629, Minneapolis MN 55440-1629
14480749	Email/Text: ECMCBKNotices@ecmc.org	Mar 13 2025 01:35:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
14492536	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Mar 13 2025 01:34:00	HSBC Bank USA, N.A. Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
14918987	^ MEBN	Mar 13 2025 00:33:27	HSBC Bank USA, National Association., c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
14918986	+ Email/Text: mtgbk@shellpointmtg.com	Mar 13 2025 01:34:00	MASTR Asset Backed Securities Trust 2005-AB1., c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
14478030	Email/PDF: bankruptcy_prod@navient.com	Mar 13 2025 01:16:02	Navient PC TRUST, c/o Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
14465500	^ MEBN	Mar 13 2025 00:32:57	P.G.W., 800 W. Montgomery Ave., Philadelphia,

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14766959

Email/Text: bknotices@sns.com

PA 19122-2898

Mar 13 2025 01:36:00

SN Servicing Corporation, 323 Fifth Street,  
Eureka, CA 95501

TOTAL: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 14, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 12, 2025 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor Deutsche Bank National Trust Company et.al. andrew.spivack@brockandscott.com, wbecf@brockandscott.com
BRIAN E. CAINE	on behalf of Creditor U.S. Bank Trust National Association, as Trustee of the Tiki Series III Trust bcaine@parkermccay.com, BKcourtnotices@parkermccay.com
CHRISTOPHER A. DENARDO	on behalf of Creditor Carrington Mortgage Services LLC as servicer for Deutsche Bank National Trust Company, as Trustee of Vendee Mortgage Trust 2008-1 logsecf@logs.com
DENISE ELIZABETH CARLON	on behalf of Creditor HSBC Bank USA National Association, as Trustee for GSAA Home Equity Trust 2005-12, Asset Backed Certificates, Series 2005-12 bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KRISTEN D. LITTLE	on behalf of Creditor Carrington Mortgage Services LLC as servicer for Deutsche Bank National Trust Company, as Trustee of Vendee Mortgage Trust 2008-1 KRLITTLE@FIRSTAM.COM
LAUREN MOYER	on behalf of Creditor U.S. Bank Trust National Association, as Trustee of the Tiki Series III Trust bkecf@friedmanvartolo.com
MARIO J. HANYON	on behalf of Creditor Deutsche Bank National Trust Company et.al. wbecf@brockandscott.com, mario.hanyon@brockandscott.com
MATTHEW K. FISSEL	on behalf of Creditor Deutsche Bank National Trust Company et.al. wbecf@brockandscott.com, matthew.fissel@brockandscott.com
MICHAEL JOHN CLARK	on behalf of Creditor Carrington Mortgage Services LLC as servicer for Deutsche Bank National Trust Company, as Trustee of Vendee Mortgage Trust 2008-1 mclark@pincuslaw.com

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MICHELLE L. MCGOWAN

on behalf of Creditor HSBC Bank USA National Association mimcgowan@raslg.com

THOMAS SONG

on behalf of Creditor Deutsche Bank National Trust Company et.al. tomysong0@gmail.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

ZACHARY PERLICK

on behalf of Debtor Sharon V Woods Perlick@verizon.net  
pireland1@verizon.net;esquire.zacharyp.b123075@notify.bestcase.com

TOTAL: 14

**Information to identify the case:**

Debtor 1

**Sharon V Woods**

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5702

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Eastern District of Pennsylvania

Case number: 20-10688-amc

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Sharon V Woods

3/12/25**By the court:** Ashely M. Chan  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**